

ABSTRACT

In a bill payment and presentation system, a method for electronically routing billing information over a communications network is provided, using an open financial exchange communication protocol. The method provides for a centrally located mainframe system and a switching system for coordinating the routing of messages between customer service providers and biller service providers. In particular, the method collects at the CSPs and at the BSPs mainframe application files comprising the messages, forwards these files in batch mode to the mainframe system and converts with a switching system these mainframe files into web-enabled addresses, allowing for the effective transmission of financial billing information in flat-file and/or Internet-based form.